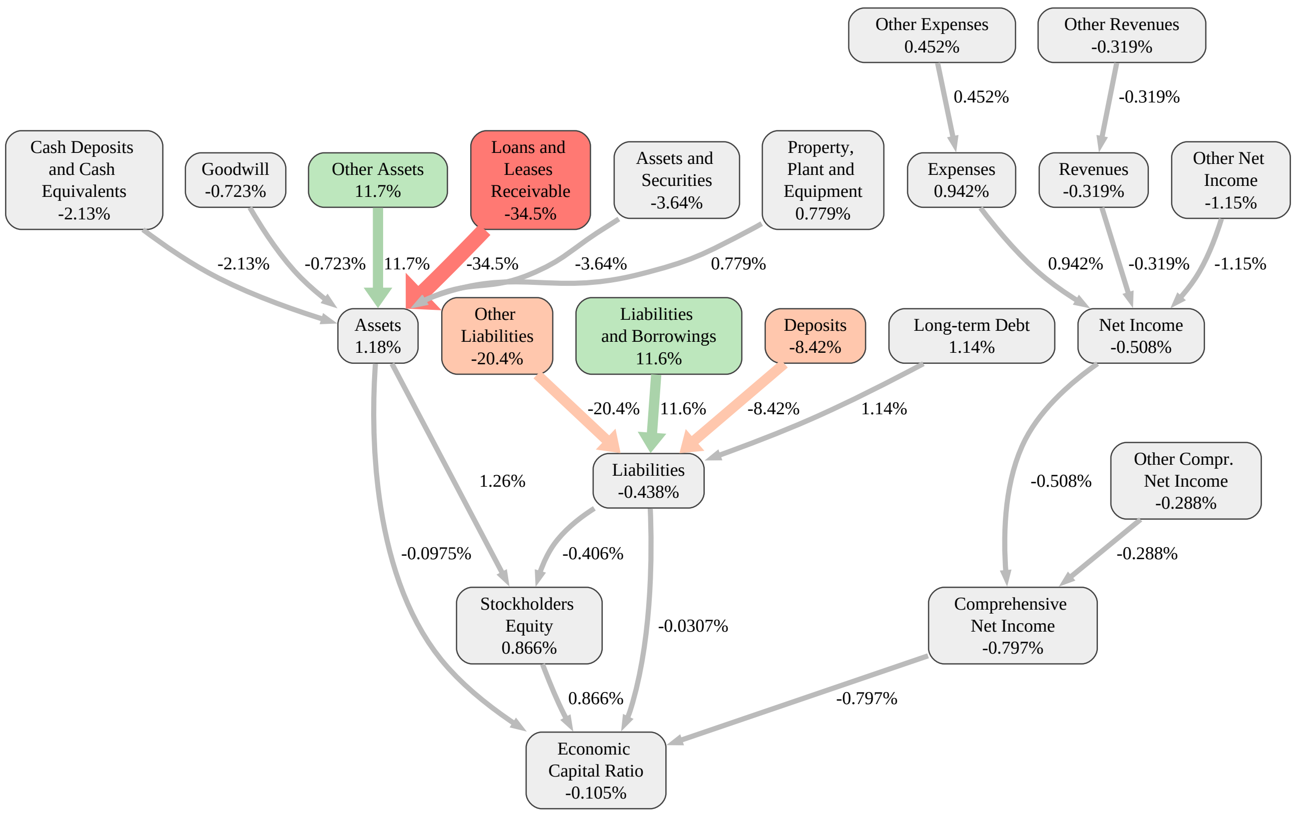
STATE BANKS 2016

Security Federal CORP
Rank 50 of 101



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The relative strengths and weaknesses of Security Federal CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Security Federal CORP compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 12% points.The greatest weakness of Security Federal CORP is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.11% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	4,450
Cash Deposits and Cash Equivalents	8,382
Deposits	652,097
Fees	0
Goodwill	1,200
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	10,528
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	765,579
Other Compr. Net Income	-1,214
Other Expenses	2,067
Other Liabilities	46,136
Other Net Income	8,183
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	20,117

Output Variable	Value in 1000 USD
Liabilities	708,760
Assets	799,728
Expenses	2,067
Revenues	0
Stockholders Equity	90,967
Net Income	6,116
Comprehensive Net Income	4,902
BaseVar	775,051
ECR before LimitedLiability	12%
Economic Capital Ratio	12%